

1 **TITLE OF THE INVENTION**

2 **Identification System and Method for Authenticating User Transaction**
3 **Requests from End Terminals**

4 **BACKGROUND OF THE INVENTION**

5 **Field of the Invention**

6 The present invention relates generally to electronic commerce over
7 communications networks and more specifically to an identification system
8 and method for identification of end-terminal consumers using their
9 biometric features for authorization of transactions.

10 **Description of the Related Art**

11 As electronic commerce expands, transactions over communications
12 networks became a target for fraudulent and criminal conducts which are
13 becoming more organized and more technically adept. In order to combat
14 the illegal attempts, customers' biometrics data such as fingerprints are
15 becoming used as a reliable means for personal identification.

16 As disclosed in Japanese Patent Publication 11-96363 and United States
17 Patent 5,613,012, when a customer requests a transaction over a network to an
18 electronic commerce service provider, he sends a biometrics feature such as
19 his fingerprint to the service provider, where it is compared with the
20 registered fingerprint. If they match, the service provider authenticates the
21 transaction and proceeds to provide an electronic commerce service to the
22 customer and enters a settlement process with an associated banking facility.
23 However, if the customer wishes to receive service from more than one
24 electronic commerce service provider, there is a need to register the
25 customer's biometrics data in as many service providers as there are

1 necessary to meet the customer's desire. In addition, if the EC service
2 providers are equipped with a technically low-level system or manned by
3 people who are poorly trained in biometrics data security matters, fraudulent
4 leakage of important personal data will occur at a high rate.

5 SUMMARY OF THE INVENTION

6 It is therefore a primary object of the present invention to provide a
7 user identification system and method that eliminates the need to make a
8 registration for each electronic commerce service provider.

9 Another object of the present invention is to provide a user
10 identification system and method that is secure against potential danger of
11 eavesdropping by the electronic commerce service providers.

12 The stated primary object is attained by the provision of a single
13 authenticator in which biometrics data of consumers are registered in a
14 database and to which a plurality of electronic commerce service providers
15 are connected via a communications network. Consumers send a transaction
16 request messages containing their biometrics data to a desired EC service
17 provider, which requests authorization from the user authenticator. If the
18 transmitted biometrics data has a corresponding biometrics data in the
19 database, the user authenticator responds to the authentication request with a
20 reply indicating authentication of the transaction.

21 According to a first aspect, the present invention provides an
22 identification system comprising a plurality of end terminals, each of the end
23 terminals transmitting a transaction request message containing biometrics
24 data of a user and a user identifier of the user to a communications network,
25 at least one electronic commerce service provider unit for receiving the

1 transaction request message via the network and transmitting an
2 authentication request message containing the biometrics data and the user
3 identifier to the network, and an authentication server having a database for
4 mapping a plurality of registered biometrics data to a plurality of
5 corresponding registered user identifiers, the authentication server receiving
6 the authentication request message via the network, comparing the received
7 biometrics data to one of the registered biometrics data which is mapped in
8 the database to the user identifier contained in the authentication request
9 message and returning a reply to the ECSP unit via the network indicating
10 that the transaction request message is authenticated if the received
11 biometrics data coincides with the mapped biometrics data.

12 According to a second aspect, the present invention provides an
13 identification system comprising a plurality of end terminals respectively
14 identified by user identifiers, each of the end terminals transmitting a
15 transaction request message containing biometrics data of a user to a
16 communications network, at least one electronic commerce service provider
17 unit for receiving the transaction request message via the network and
18 transmitting an authentication request message containing the biometrics
19 data to the network, and an authentication server having a database for
20 mapping a plurality of registered biometrics data to a plurality of
21 corresponding registered user identifiers, the authentication server receiving
22 the authentication request message via the network, comparing the received
23 biometrics data to all of the registered biometrics data in the database,
24 detecting the user identifier mapped to the biometrics data which coincides
25 with the received biometrics data, and returning a reply to the ECSP unit via

1 the network indicating that the user having the detected user identifier is
2 authenticated.

3 The second object is achieved by having each of the end terminals
4 cipher the biometrics data so that the biometrics data contained in the
5 transaction request message and the authentication request message is the
6 ciphered biometrics data, and having the authentication server decipher the
7 ciphered biometrics data contained in the received authentication request
8 message.

9 According to a third aspect, the present invention provides an
10 identification method comprising the steps of (a) transmitting, from an end
11 terminal, a transaction request message containing biometrics data of a user
12 to a communications network, (b) receiving, at an electronic commerce
13 service provider, the transaction request message via the network, (c)
14 transmitting, from the electronic commerce service provider, an
15 authentication request message containing the biometrics data to the
16 network, (d) receiving the authentication request message via the network at
17 a user authenticator having a database for storing a plurality of registered
18 biometrics data, (e) determining whether the received biometrics data has
19 corresponding biometrics data in the database, and (f) returning a reply from
20 the user authenticator to the electronic commerce service provider via the
21 network indicating that the transaction request message is authenticated if
22 the received biometrics data coincides with one of the registered biometrics
23 data of the database.

24 According to a fourth aspect, the present invention provides an
25 identification method comprising the steps of (a) transmitting, from an end

1 terminal, a transaction request message containing biometrics data of a user
2 and a user identifier of the user to a communications network, (b) receiving,
3 at an electronic commerce service provider, the transaction request message
4 via the network, (c) transmitting, from the electronic commerce service
5 provider, an authentication request message containing the biometrics data
6 and the user identifier to the network, (d) receiving the authentication request
7 message at a user authenticator via the network, the authenticator having a
8 database in which a plurality of registered biometrics data are mapped to a
9 plurality of corresponding registered user identifiers, (e) comparing the
10 received biometrics data to one of the registered biometrics data which is
11 mapped in the database to the user identifier contained in the authentication
12 request message, and (f) returning, from the user authenticator, a reply to the
13 electronic commerce service provider via the network indicating that the
14 transaction request message is authenticated if the received biometrics data
15 coincides with the mapped biometrics data.

16 BRIEF DESCRIPTION OF THE DRAWINGS

17 The present invention will be described in detail further with reference
18 to the following drawings, in which:

19 Fig. 1 is a block diagram of an identification system according to a first
20 embodiment of the present invention;

21 Fig. 2 is a flowchart of the operation of the user terminal of Fig. 1;

22 Fig. 3 is a flowchart of the operation of the electronic commerce service
23 provider unit of Fig. 1;

24 Fig. 4 is a flowchart of the operation of the authentication server of Fig.
25 1;

1 Fig. 5 is a sequence diagram of the operation of the system of Fig. 1;

2 Fig. 6 is a block diagram of an identification system according to a
3 second embodiment of the present invention;

4 Fig. 7 is a flowchart of the first mode of operation of the user terminal
5 of Fig. 6;

6 Fig. 8 is a flowchart of a first mode of operation of the authentication
7 server of Fig. 6;

8 Fig. 9 is a sequence diagram of the first mode of operation of the
9 system of Fig. 6;

10 Fig. 10 is a flowchart of a second mode of operation of the user
11 terminal of Fig. 6;

12 Fig. 11 is a flowchart of the second mode of operation of the
13 authentication server of Fig. 6;

14 Fig. 12 is a sequence diagram of the second mode of operation of the
15 system of Fig. 6; and

16 Fig. 13 is a block diagram of a modification of the system of Fig. 6.

17 DETAILED DESCRIPTION

18 Referring now to Fig. 1, there is shown an identification system for
19 authenticating personal biometrics data according to a first embodiment of
20 the present invention. The system is comprised of a plurality of user
21 terminals 10 and a plurality of electronic commerce service provider (ECSP)
22 units 30 to which the user terminals 10 are selectively connected via a
23 communications network 20. ECSP units 30 are connected via the network 20
24 to an authentication server 40 to request authorization of transaction requests
25 received from the user terminals. Authentication server 40 is established and

1 maintained by an organization independent of the EC service providers. If a
2 transaction request is authenticated by the authentication server 40, the ECSP
3 units proceed to provide their own commerce services using an electronic
4 settlement process with associated banking facilities. Each user terminal 10
5 selects one of the ECSP units that meets the specific needs of the user.

6 Each user terminal 10 includes a fingerprint sensor 11, a fingerprint
7 feature extraction unit 12 and an encryption unit 13. Encryption unit 13 may
8 be implemented with the common key encryption scheme such as DES (Data
9 Encryption Standard) or the public key encryption scheme such as RSA
10 (Rivest, Shamir, Aleman). In the latter case, a public key corresponding to the
11 decryption key of the authentication server is used for encryption.

12 A user's fingerprint is detected by the sensor 11 and a fingerprint
13 feature such as ridge patterns is extracted by the feature extraction unit 12
14 and ciphered by the encryption unit 13 using a secret key generated by a
15 cipher-key generator 14. A keypad 15 and a display panel 16 are connected
16 to a processor 17 to which the encryption unit 13 is also connected. Processor
17 17 operates with the associated units according to a programmed instructions
18 stored in a suitable storage medium 18 and exchanges packets with one of the
19 ECSP unit 30 via a network interface 19. To provide a tamper-proof terminal,
20 the fingerprint sensor 11, the feature extraction unit 12, the decryption unit 13
21 and the cipher-key generator 14 are all organized in an inseparable unit so
22 that sensitive data is protected from an intruder.

23 Each of the user terminals 10 may be implemented in a desktop or
24 notebook computer, personal digital assistant (PDA) or any other home
25 appliances of the type provided with communication and data processing

1 functions. Each user is uniquely identified by the system with an assigned
2 user identifier (ID-A).

3 Each ECSP unit 30 is comprised of an interface 31 connected to the
4 network 20 for receiving packets from the user terminals 10. The received
5 user packets are processed in a processor 32 and forwarded through an
6 interface 33 and via the network 20 to the authentication server 40. Processor
7 32 is further associated with an ID conversion table 34 in which the user
8 identifiers ID-As from the user terminals 10 are mapped to corresponding
9 user identifiers ID-Bs. The converted user identifiers ID-Bs are used
10 exclusively for data transfer between the ECSP units and the authentication
11 server 40. The use of user identifiers ID-B's different from ID-A's for data
12 transfer between ECSP's and authentication server 40 prevents the latter from
13 accessing the sensitive personal data of the registered users. Further, the use
14 of ciphered user's biometric data for data transfer between the end terminals
15 and the authentication server prevents the ECSP's from eavesdropping the
16 sensitive biometrics data of the registered users.

17 Authentication server 40 is comprised of an interface 41 connected to
18 the network 20 to exchange packets. Packets from the network 20 are
19 processed in a processor 42 according to programmed instructions stored in a
20 storage medium 46. The ciphered biometric data contained in a received
21 packet is deciphered by a decryption unit 43 using a secret key supplied from
22 a decipher-key generator 44. The deciphered biometric data (fingerprint
23 features) and corresponding user identifiers (ID-Bs) are mapped in a user
24 identification table 45.

25 The operation of processor 17 at the user terminal 10 proceeds

1 according to the flowchart of Fig. 2 and the sequence diagram of Fig. 5.

2 At the start of the programmed routine, the processor 17 sets a
3 registration flag R to 0 at step 201 and proceeds to step 202 to monitor the
4 output of the encryption unit 13 to check to see if the user ID-A and ciphered
5 biometrics data (fingerprint feature) are obtained. If so, the processor 17
6 checks the flag R to see if the user is already registered or not (step 203). If R
7 = 0, the processor determines that the user is not yet registered in the
8 authentication server and proceeds to step 204 to transmit a registration
9 request packet to a desired ECSP unit 30 through the network 20, containing
10 the user ID-A and the ciphered biometrics data (see also Fig. 5). If the
11 registration is successful at the authentication server 40, an acknowledgment
12 packet will be returned and the processor 17 receives it at step 205 and sets
13 the registration flag R to 1 (step 206), and returns to step 202.

14 When the user subsequently enters his user identifier ID-A and
15 fingerprint, the processor determines, at step 203, that the user has been
16 registered and proceeds to decision step 210 to check for the entry of
17 sales/service item of electronic commerce through the keypad 15. If such an
18 item has been entered by the user, the processor formulates a transaction
19 request packet with the user ID-A, the ciphered biometrics data and the
20 sales/service item and transmits the packet to the desired ECSP unit via the
21 network 20. If the user is authenticated, the ECSP unit is notified accordingly
22 from the authentication server 40 and the user receives appropriate service
23 from the ECSP (step 212), and the processor returns to step 202.

24 In Fig. 3, when the ECSP unit 30 receives a registration request packet
25 from a user terminal 10 at step 300, the processor 32 generates a user ID-B

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1 corresponding to the user ID-A contained in the packet and maps these
2 identifiers in the conversion table 34 (step 301) and sends a registration
3 request packet to the authentication server 40 via the network 20, containing
4 the user ID-B and the ciphered biometrics data (step 302).

5 When the ECSP unit 30 receives a transaction request packet (step 303),
6 the processor 32 reads a user ID-B from the conversion table 34 that
7 corresponds to the user ID-A contained in the transaction request packet
8 (step 304) and transmits an authentication request packet to the
9 authentication server 40, containing the ID-B and ciphered biometrics data of
10 the requesting user (step 305). When the processor 32 receives a reply packet
11 at step 306 from the SAU 40, the ECSP provides service of electronic
12 commerce to the requesting user if the reply packet indicates that the user is
13 identified as an authorized user.

14 In Fig. 4, when the processor 42 at the SAU 40 receives a registration
15 request packet that contains a user ID-B and ciphered biometrics data from an
16 ECSP unit 30 (step 400), the processor 42 proceeds to step 401 to cause the
17 decryption unit 43 to decipher the biometrics data and maps the user ID-B to
18 the deciphered biometrics data in the user identification table 45 and sends an
19 acknowledgment packet indicating that the user is registered in the system
20 (step 402). When the processor 42 receives an authentication request packet
21 containing a user ID-B and ciphered biometrics data from the ECSP unit (step
22 403), biometrics data corresponding to the user ID-B contained in the packet
23 is read from the user identification table 45 (step 404) and compared with the
24 received biometrics data for coincidence (step 405). If they match, the
25 processor 42 sends a reply packet to the requesting ECSP unit, indicating that

1 that the requesting user is a registered user of the system (step 406).

2 The identification system according to a second embodiment of the
3 present invention is shown in Fig. 6.

4 In the second embodiment, the user terminals 10 A differ from the user
5 terminals of the previous embodiment in that the encryption unit 13A
6 receives an encryption key from the processor 17A that is transmitted from
7 the authentication server 40A for a data transfer during both registration and
8 transaction modes. This increases the security of the secret key from illegal
9 deciphering attempts. ECSP units 30A are not provided with the conversion
10 table of the previous embodiment. Due to the enhanced security of the
11 encryption/decryption key which varies with time, the user identifiers input
12 at the user terminals are directly used for data transfer through the network
13 20. For this purpose, the authentication server 40A includes a secret key
14 generator 44A which generates a different secret key at different times and
15 supplies it to the processor 42A and the decryption unit 43A. User
16 identification table 45A stores user identifiers ID instead of the converted
17 user identifiers of the previous embodiment.

18 The system of Fig. 6 operates in one of two modes. In the first mode
19 which is shown in the flowcharts of Figs. 7 and 8 and the sequence diagram
20 of Fig. 9, the user is required to enter his own user identifier for each
21 transaction as well as his fingerprint. In the second mode which is shown in
22 the flowcharts of Figs. 10 and 11 and the sequence diagram of Fig. 12, the user
23 is only required to enter his fingerprint for authentication, relieving the user
24 from the trouble of operating the keypad for entering an identification code.

25 In the first mode of operation, the processor 17A at the user terminal

1 10A proceeds according to the flowchart of Fig. 7 and the sequence diagram
2 of Fig. 9.

3 At the start of the programmed routine, the processor 17A sets a
4 registration flag R to 0 at step 701 and proceeds to step 702 to monitor the
5 keypad 15A to determine if the user ID is entered. If so, the processor 17A
6 sends a key request packet to a desired ECSP unit 30A (see also Fig. 9). When
7 the processor 17A receives a secret key from the network 20 (step 703), it
8 supplies the secret key to the encryption unit 13A and displays a prompt on
9 the display panel 16A to urge the user to place his finger on the fingerprint
10 sensor 11A. When the user responds to this prompt by putting his finger on
11 the sensor 11A, a fingerprint feature of the sensed fingerprint is extracted by
12 the feature extraction unit 12A and encrypted by the encryption unit 13A
13 using the received secret key to produce ciphered biometrics data of the user.
14 When the ciphered biometrics data is obtained (step 706), the processor 17A
15 checks the flag R to see if the user is already registered or not (step 707). If R
16 = 0, the processor 17A determines that the user is not yet registered in the
17 identification system and proceeds to step 708 to transmit a registration
18 request packet to the desired ECSP unit 30A, containing the entered user ID
19 and the ciphered biometrics data. If the registration is successful at the
20 authentication server 40A, an acknowledgment packet will be returned and
21 the processor 17A receives it at step 709 and sets the registration flag R to 1
22 (step 710), and returns to step 702.

23 When the user subsequently enters his ID for a transaction, the
24 processor 17A requests an encryption key from the network to produce a
25 ciphered fingerprint feature and determines, at step 707, that the user's ID

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1 has already been registered. As a result, the processor 17A proceeds from
2 step 707 to step 711 to check to see if sales/service item of electronic
3 commerce is entered through the keypad 15A. If such an item has been
4 entered, the processor 17A formulates a transaction request packet with the
5 user ID, the ciphered biometrics data and the sales/service item and
6 transmits the packet to the desired ECSP unit. In response to the transaction
7 request packet, the ECSP unit formulates and transmits an authentication
8 request packet to the authentication server 40A. If the user is authenticated,
9 the ECSP unit is notified accordingly from the SAU 40A and the user receives
10 appropriate service from the ECSP (step 713), and the processor returns to
11 step 702.

12 In the first mode of operation, the processor 42A at the authentication
13 server 40A proceeds according to the flowchart of Fig. 8 and the sequence
14 diagram of Fig. 9.

15 When a key request packet is received from the ECSP unit 30A (step
16 801), the processor 42A transmits an encryption key currently produced by
17 the secret key generator 44A to the ECSP unit, where it is passed on to the
18 requesting user terminal 10A. At step 803, the processor 42A receives a
19 registration request packet containing the ID and ciphered biometrics data of
20 the user and proceeds to step 804 to cause the decryption unit 43A to
21 decipher the received biometrics data and maps the user ID and the
22 deciphered biometrics data in the user identification table 45A. At step 805,
23 the processor 42A sends an acknowledgment packet to the requesting ECSP
24 unit.

25 If the decision at step 803 is negative, flow proceeds to step 810 to

1 check for the reception of an authentication request packet from the ECSP
2 unit. If an authentication request packet containing the ID and ciphered
3 biometrics data of the user is received, the processor 42A proceeds from step
4 810 to step 811 to read stored biometrics data from the user identification
5 table 45A corresponding to the received user ID and compares the biometrics
6 data contained in the packet with the biometrics data read from the user
7 identification table 45A to detect a match (step 812). At step 813, a reply
8 packet is sent from the processor 42A to the ECSP unit for indicating the
9 result of the comparison.

10 In the second mode of operation, the processor 17A at the user
11 terminal 10A proceeds according to the flowchart of Fig. 10 and the sequence
12 diagram of Fig. 12. The flowchart of Fig. 10 differs from that of Fig. 7 in that
13 step 1000 is provided in the return path from steps 710 and 713 to step 703
14 and step 712 of Fig. 7 is replaced with step 1001.

15 After the user's ID has been registered in the system, the processor
16 42A checks to see if a key specified for requesting a secret key is operated
17 before a transaction begins (step 1000). If so, flow returns to step 703 to
18 transmit a key request packet to the desired ECSP unit 30A for ciphering the
19 user's biometrics data. When the decision at step 707 subsequently yields a
20 negative answer, flow proceeds to step 711 to check for the entry of a
21 sales/service item. After a sales/service item is entered, the processor 17A
22 sends a transaction request packet to the ECSP unit, containing the ciphered
23 biometrics data and sales/service item of the user (step 1001). In response,
24 the ECSP unit sends an authentication request packet to the SAU 40A,
25 containing the ciphered biometrics data of the user and waits for a reply

1 packet. It is seen that in the second mode of operation of Fig. 6 the user's ID
2 is not entered by the user and therefore the SAU 40A is only supplied with
3 the user's biometrics data.

4 In the second mode of operation, the processor 42A at the
5 authentication server 40A proceeds according to the flowchart of Fig. 11 and
6 the sequence diagram of Fig. 12. The flowchart of Fig. 11 is similar to that of
7 Fig. 8 except that steps 811 to 813 of Fig. 8 are replaced with steps 1100 to
8 1104.

9 When an authentication request packet is received from the ECSP unit
10 30A (step 810), the processor 42A causes the decryption unit 43A to decipher
11 the ciphered biometrics data contained in the packet and compares the
12 deciphered biometrics data with all the biometrics data stored in the user
13 identification table 45A for a match (step 1100). If biometrics data
14 corresponding to the received biometrics data is found in the user
15 identification table 45 (step 1101), the processor 42A reads a user ID from the
16 table 45 that corresponds to the matched biometrics data (step 1102). At step
17 1103, the processor 42A transmits a reply packet to the requesting ECSP unit
18 30A to indicate that the user terminal identified by the corresponding ID is
19 authenticated. In response to this reply packet, the ECSP proceeds to provide
20 requested electronic commerce service to the identified user terminal.

21 If no match is detected at step 1101, flow proceeds to step 1104 to send
22 a reply packet indicating that the requesting user is not authenticated and the
23 ECSP unit replies the requesting user with a service denial message.

24 In a hardware aspect, the identification system of Fig. 6 can be
25 modified as shown in Fig. 13. In this modification, the users carry a hand-

1 held personal unit 10B such as a mobile cellular telephone or a personal
2 digital assistant (PDA), configured substantially the same way as the user
3 terminal 10A used in the previous embodiment. A plurality of sales
4 terminals 50 are provided in the system. These sales terminals are may be
5 located in sales shops or supermarket stores. The user's personal unit 10B
6 and the sales terminal 50 are provided with couplers 60 and 61, respectively,
7 to establish a connection with each other by using a cable, a wireless link or
8 an infra-red light beam. Sales terminal 50 is comprised of an interface 51
9 connected to the coupler 61 and the network 20 to operate transparently as an
10 intermediary between the personal unit 10B and the ECSP unit 30A. In this
11 modified system, the personal unit 10B operates in the same way as the user
12 terminal 10A as described in connection with Figs. 7, 8 and 9.